

Set	Items	Description
S1	3027	AU=(THOMAS, J? OR THOMAS J? OR JAMES(2N)THOMAS) OR BY=(JAM-ES(2N)THOMAS)
S2	51	S1 AND IC=(G06F-017/60 OR G06Q?)
S3	51	IDPAT (sorted in duplicate/non-duplicate order)
S4	38	IDPAT (primary/non-duplicate records only)
S5	3	S4 AND ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART)(1W)(CARD OR CARDS) OR CHARGECARD? ? OR -CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ?)

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200634
(c) 2006 Thomson Derwent

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200622
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060601,UT=20060525
(c) 2006 WIPO/Univentio

*inventor
search*

5/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 Thomson Derwent. All rts. reserv.

014929610 **Image available**

WPI Acc No: 2002-750319/200281

XRPX Acc No: N02-590981

Payments provision method for insurance policies, involves linking insurance account to credit card account

Patent Assignee: THOMAS J C (THOM-I)

Inventor: **THOMAS J C**

Number of Countries: 100 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138309	A1	20020926	US 2001278290	P	20010323	200281 B
			US 2001927296	A	20010810	
WO 200277771	A2	20021003	WO 2002US9156	A	20020325	200281
AU 2002252501	A1	20021008	AU 2002252501	A	20020325	200432
AU 2002252501	A8	20051013	AU 2002252501	A	20020325	200616

Priority Applications (No Type Date): US 2001278290 P 20010323; US 2001927296 A 20010810

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020138309	A1		11	G06F-017/60	Provisional application US 2001278290

WO 200277771 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002252501 A1 G06F-017/60 Based on patent WO 200277771

AU 2002252501 A8 G06F-017/60 Based on patent WO 200277771

Abstract (Basic): US 20020138309 A1

NOVELTY - An insurance account is linked with a **credit card** account. The insurance account is credited each time a charge is made to the **credit card** account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for data processing system.

USE - For providing payments for insurance policies using **credit card** account.

ADVANTAGE - Allows insurance companies to empower current and new customers with **credit card** rebates applied to health care benefits, by linking insurance account to **credit card** account.

DESCRIPTION OF DRAWING(S) - The figure shows the collaboration diagram depicting interactions between a user and account management web site.

pp; 11 DwgNo 5/5

Title Terms: PROVISION; METHOD; INSURANCE; LINK; INSURANCE; ACCOUNT; CREDIT ; CARD; ACCOUNT

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

5/5/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

00836221 **Image available**

**INTERACTIVE WAGERING SYSTEMS WITH STREAMLINED TELEPHONE-BASED WAGERING
SYSTEMES DE PARI INTERACTIF A PARIS TELEPHONIQUES DIRECTS**

Patent Applicant/Assignee:

ODS PROPERTIES INC, 12421 West Olympic Boulevard, Los Angeles, CA 90064,
US, US (Residence), US (Nationality)

Inventor(s):

ARONSON Thomas L, 1473 Periwinkle Drive, Boulder, CO 80304, US,
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TURNER Wade W, 668 W. Juniper Court, Louisville, CO 80027, US,
MONTERO Hector, 11571 N. Lamar Street, Broomfield, CO 80020, US

Legal Representative:

PIERRI Margaret A (et al) (agent), c/o Fish & Neave, 1251 Avenue of the
Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169917 A2-A3 20010920 (WO 0169917)
Application: WO 2001US7119 20010305 (PCT/WO US0107119)
Priority Application: US 2000523001 20000310

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): H04M-003/493

International Patent Class (v7): **G06F-017/60** ; G07F-017/32

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13907

English Abstract

An interactive wagering system is provided that allows users to place wagers over the telephone using a telephone wagering service. The user may customize the service. The service may provide wager odds and race results. Help information may be provided. The system may play audio recordings of horse or runner names for the user as the user creates a wager. A streamlined approach may also be used for creating wagers. Tones may be provided after each prompt that is played for the user. Unessential material may be eliminated from the prompts. An accelerated playback rate may be used when playing the prompts. Context-sensitive help may be provided following a certain amount of user inactivity during response to a prompt. Account balance information may be provided to the user automatically during the wager creation process without intervention by the user.

French Abstract

L'invention concerne un systeme de pari interactif permettant aux
utilisateur de faire des paris par telephone, au moyen d'un service de

paris telephoniques. L'utilisateur peut personnaliser le service. Ledit service peut produire des cotes et des resultats de courses. Des informations d'aides peuvent etre produites. Ledit systeme lit des enregistrements audio de noms de chevaux ou de jockeys pour l'utilisateur, lorsque l'utilisateur fait son pari. Une approche directe peut egalement etre utilisee pour les paris. Des tonalites peuvent etre prevues apres chaque instruction executee pour l'utilisateur. La matiere non essentielle peut etre eliminee des instructions. Une vitesse de lecture acceleree peut etre utilisee lors de la lecture des instructions. Une aide sensible au contexte peut etre fournie apres un certain temps d'inactivite de l'utilisateur lors d'une reponse a une instruction. Des informations relatives au solde de compte peuvent etre fournies a l'utilisateur automatiquement pendant l'etablissement du pari, sans intervention de l'utilisateur.

Legal Status (Type, Date, Text)

Publication 20010920 A2 Without international search report and to be republished upon receipt of that report.
 Examination 20011213 Request for preliminary examination prior to end of 19th month from priority date
 Search Rpt 20020418 Late publication of international search report
 Republication 20020418 A3 With international search report.
 Republication 20020418 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

5/5/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Univentio. All rts. reserv.

00831907 **Image available**

USER INTERFACE FOR INTERACTIVE WAGERING SYSTEMS

INTERFACE UTILISATEUR POUR SYSTEME INTERACTIF DE PARIS

Patent Applicant/Assignee:

ODS PROPERTIES INC, 12421 West Olympic Boulevard, Los Angeles, CA 90064,
 US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

THOMAS Jay D, 1461 South Lafayette Street, Denver, CO 80210, US, US
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GARAH Masood, 2802 North Torreys Peak Drive, Superior, CO 80027, US, US
 (Residence), US (Nationality), (Designated only for: US)
TURNER Wade W, 668 West Juniper Court, Louisville, CO 80027, US, US
 (Residence), US (Nationality), (Designated only for: US)
STIMMEL Eric F, 750 West Hemlock Circle, Louisville, CO 80027, US, US
 (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PIERRI Margaret A (et al) (agent), Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165505 A2 20010907 (WO 0165505)
 Application: WO 2001US6510 20010228 (PCT/WO US0106510)
 Priority Application: US 2000186261 20000301

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
 TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15259

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20010907 A2 Without international search report and to be
republished upon receipt of that report.

Examination 20011220 Request for preliminary examination prior to end of
19th month from priority date

Declaration 20020523 Late publication under Article 17.2a

Republication 20020523 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

Set	Items	Description
S1	9124	AU=(THOMAS, J? OR THOMAS J? OR JAMES(2N)THOMAS) OR BY=(JAM-ES(2N)THOMAS)
S2	27	S1 AND ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR BANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR -CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ?)
S3	25	RD (unique items)
File	2:INSPEC	1898-2006/May W3 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2006/May (c) 2006 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Jun 02 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Apr (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Jun 01 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Jun 01 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	15:ABI/Inform(R)	1971-2006/Jun 02 (c) 2006 ProQuest Info&Learning
File	20:Dialog Global Reporter	1997-2006/Jun 02 (c) 2006 Dialog
File	610:Business Wire	1999-2006/Jun 02 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Jun 03 (c) 2006 Financial Times Ltd
File	613:PR Newswire	1999-2006/Jun 02 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2006/Jun 01 (c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2006/Jun 02 (c) 2006 McGraw-Hill Co. Inc
File	9:Business & Industry(R)	Jul/1994-2006/May 31 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/May 31 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou.(R)	1985-2006/Jun 01 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/May 31 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/May 31 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jun 01 (c) 2006 The Gale Group
File	256:TecInfoSource	82-2006/Jul (c) 2006 Info.Sources Inc
File	47:Gale Group Magazine DB(TM)	1959-2006/Jun 01 (c) 2006 The Gale group
File	570:Gale Group MARS(R)	1984-2006/May 31 (c) 2006 The Gale Group
File	635:Business Dateline(R)	1985-2006/Jun 02 (c) 2006 ProQuest Info&Learning

File 477:Irish Times 1999-2006/Jun 02
(c) 2006 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2006/Jun 02
(c) 2006 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Jun 02
(c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Jun 02
(c) 2006 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2006/Jun 02
(c) 2006
File 387:The Denver Post 1994-2006/Jun 01
(c) 2006 Denver Post
File 471:New York Times Fulltext 1980-2006/Jun 02
(c) 2006 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2006/Jun 01
(c) 2006 St Louis Post-Dispatch
File 631:Boston Globe 1980-2006/Jun 01
(c) 2006 Boston Globe
File 633:Phil.Inquirer 1983-2006/May 31
(c) 2006 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2006/Jun 01
(c) 2006 Newsday Inc.
File 640:San Francisco Chronicle 1988-2006/Jun 02
(c) 2006 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2006/Jun 02
(c) 2006 Scripps Howard News
File 702:Miami Herald 1983-2006/May 31
(c) 2006 The Miami Herald Publishing Co.
File 703:USA Today 1989-2006/Jun 01
(c) 2006 USA Today
File 704:(Portland)The Oregonian 1989-2006/Jun 01
(c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Jun 01
(c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Jun 02
(c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Jun 02
(c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jun 01
(c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/May 25
(c) 2006 St. Petersburg Times

3/5/3 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2006 The HW Wilson Co. All rts. reserv.

1557018 H.W. WILSON RECORD NUMBER: BAST97063953

Don't forget your kite. . .

Thomas, Jim ;

New Scientist v. 155 (Sept. 27 '97) p. 6

DOCUMENT TYPE: Feature Article ISSN: 0262-4079 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Vernon Pascoe, a New Zealand adventurer, has designed an inflatable kite for attracting the attention of search and rescue teams. Called Skystreme, the kite weighs only 43 grams and fits into a **credit - card** sized wallet when uninflated. The kite will become airborne in a light breeze, has 50 m of line, and has a high-visibility metallic coating. Furthermore, it doubles as an emergency first aid splint or thermal vest.

DESCRIPTORS: Kites; Search and rescue operations;

3/5/7 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rts. reserv.

02197938 75386630

****USE FORMAT 7 OR 9 FOR FULL TEXT****

TL market: No place for the weak

Thomas, Jim

Logistics Management & Distribution Report v40n7 PP: 61-64 Jul 2001

ISSN: 1098-7355 JRNL CODE: LMDR

DOC TYPE: Periodical; Cover Story LANGUAGE: English RECORD TYPE: Fulltext

LENGTH: 3 Pages

SPECIAL FEATURE: Table

WORD COUNT: 1357

GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Trucking industry; Industrywide conditions; Small business;
Business failures; Operating costs; Annual reports

CLASSIFICATION CODES: 9520 (CN=Small business); 8350 (CN=Transportation &
travel industry); 9190 (CN=United States)

PRINT MEDIA ID: 36260

ABSTRACT: Mergers and acquisitions, bankruptcies, plummeting used truck prices, soaring fuel prices, higher operating costs ... terms like these tend to pepper the stories being written today about the state of the truckload sector of transportation. One statistic reports that 1,100 trucking companies recently filed for bankruptcy. The majority of these failures are among the smaller fleets, those with 100 or fewer trucks, which make up 90% of the TL market. The smaller carriers are at risk for a number of reasons. They purchase insurance and fuel in smaller amounts, so they do not receive the discounted pricing that helps offset increases for the larger carriers. They do not have the leverage to pass higher fuel costs on to their customers. Analysts expect a shakeout among larger carriers as well, predicting that other truckers will follow the example of Swift Transportation Co. and M.S. Carriers, whose merger is pending.

3/5/8 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01660155 03-11145

USE FORMAT 7 OR 9 FOR FULL TEXT

National distribution without the growing pains

Thomas, Jim

Logistics Management & Distribution Report v37n6 PP: 57 Jun 1998 ISSN:
1098-7355 JRNL CODE: LMDR
DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages
SPECIAL FEATURE: Charts
WORD COUNT: 545
COMPANY NAMES:
KIK International
GEOGRAPHIC NAMES: Canada

DESCRIPTORS: Distributors; Detergents; Logistics; Corporate profiles
CLASSIFICATION CODES: 9172 (CN=Canada); 9000 (CN=Short Article); 8303
(CN=Wholesale industry); 8640 (CN=Chemical industry); 5160
(CN=Transportation); 9110 (CN=Company specific)

ABSTRACT: KIK International, a Concord, Ontario-based supplier of private-label detergents, decided to expand its market to all of the US and Canada three years ago. KIK obtained help from Land-Link Traffic Systems, a freight-management company that became KIK's national transportation coordinator in 1995.

3/5/10 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

10371051 SUPPLIER NUMBER: 20900009 (USE FORMAT 7 OR 9 FOR FULL TEXT)

National distribution without the growing pains. (profile of KIK International's product distribution strategies)

Thomas, Jim

Logistics Management Distribution Report, v37, n6, p57(1)
June, 1998
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 630 LINE COUNT: 00054

ABSTRACT: Detergent supplier KIK International from Concord, Ontario increased its business after the company hired freight management firm Land-Link Traffic Systems to oversee its bleach distribution channels. Land-Link used its Carrier Arrival Module customized information system in KIK's storage facilities which allowed the quicker processing of shipment information. The system allowed KIK to stabilize the impact of fluctuating orders on its daily operations.

SPECIAL FEATURES: photograph; illustration

COMPANY NAMES: KIK International--Distribution; Land-Link Traffic Systems
--Services

DESCRIPTORS: Bleaching materials--Distribution

PRODUCT/INDUSTRY NAMES: 9914500 (Distribution Channels); 4002000 (Freight Transportation); 2842200 (Household Bleach)

SIC CODES: 2842 Polishes and sanitation goods

FILE SEGMENT: TI File 148

3/TI,AU,6/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2006 Institution of Electrical Engineers. All rts.
reserv.

04462702 INSPEC Abstract Number: B89064172
**Title: Use of smart cards for security of access to TRANSPAC through
the telephone network and the ISDN**
Author(s): Roze, Y.; Put, P.; **Thomas, J.-P.**
Editor(s): Raviv, J.
Publication Date: 1988

3/TI,AU,6/2 (Item 1 from file: 65)
DIALOG(R)File 65:(c) 2006 BLDSC all rts. reserv. All rts. reserv.

04759538 INSIDE CONFERENCE ITEM ID: CN049682347
Java Smart Card Technologies in the Classroom
Presser, C. G. M.; **Thomas, J. J.**
CONFERENCE: Parallel and distributed processing techniques and
applications -International conference
CONFERENCE EDITOR(S): Arabnia, H. R.
(200206) (200206)

3/TI,AU,6/3 (Item 1 from file: 99)
DIALOG(R)File 99:(c) 2006 The HW Wilson Co. All rts. reserv.

1557018 H.W. WILSON RECORD NUMBER: BAST97063953
Don't forget your kite. . .
Thomas, Jim ;
19970927

3/TI,AU,6/4 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2006 The New York Times. All rts. reserv.

07941640 NYT Sequence Number: 188310020322
**A NATION CHALLENGED: THE DETAINEES: PHONE AND CREDIT FILES LINK STUDENT
HELD IN NEW YORK TO 3 TERRORISM FIGURES**
Thomas, Jo ; Drew, Christopher
Friday March 22 2002

3/TI,AU,6/5 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02873749 811456891
**DETECTING AND PREVENTING THE FINANCING OF TERRORIST ACTIVITIES: A Role for
Government Accountants**
Brooks, Richard C; Riley, Richard A Jr; **Thomas, Jason**
Spring 2005
LENGTH: 7 Pages
WORD COUNT: 3125

3/TI,AU,6/6 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02295391 97752716
Managing customer acquisiton

Blattberg, Robert C; Getz, Gary; **Thomas, Jacquelyn S**
Oct 2001
LENGTH: 14 Pages
WORD COUNT: 8264

3/TI,AU,6/7 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02197938 75386630
TL market: No place for the weak
Thomas, Jim
Jul 2001
LENGTH: 3 Pages
WORD COUNT: 1357

3/TI,AU,6/8 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

01660155 03-11145
National distribution without the growing pains
Thomas, Jim
Jun 1998
LENGTH: 1 Pages
WORD COUNT: 545

3/TI,AU,6/9 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

14367229 SUPPLIER NUMBER: 81148640 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing Customer Acquisition: Managing acquisition strategies and tactics
is vital to creating, sustaining, and enhancing customer equity. (New
Book Selection).
Blattberg, Robert C.; Getz, Gary; **Thomas, Jacquelyn S.**
Oct, 2001
WORD COUNT: 9084 LINE COUNT: 00848

3/TI,AU,6/10 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

10371051 SUPPLIER NUMBER: 20900009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
National distribution without the growing pains. (profile of KIK
International's product distribution strategies)
Thomas, Jim
June, 1998
WORD COUNT: 630 LINE COUNT: 00054

3/TI,AU,6/11 (Item 1 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2653901 826327521
Nextel Partners' markets new technology to businesses
Thomas, Jennifer
Apr 24, 2005
WORD COUNT: 822

3/TI,AU,6/12 (Item 2 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2487301 522044871
Well-rounded printer
Thomas, Jeff
Dec 12-Dec 25, 2003
WORD COUNT: 908

3/TI,AU,6/13 (Item 3 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2487286 522044651
Race to holographic storage in full gear
Thomas, Jeff
Dec 12-Dec 25, 2003
WORD COUNT: 988

3/TI,AU,6/14 (Item 4 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2483308 406960261
DigiMerc adds software to security management offerings
Thomas, Jeff
Jul 11-Jul 24, 2003
WORD COUNT: 1,089

3/TI,AU,6/15 (Item 5 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2444422 353895361
CU class Bootstrap Tactics brings business academia back down into trenches
Thomas, Jeff
May 30-Jun 12, 2003
WORD COUNT: 851 NUMBER OF PAGES: 2

3/TI,AU,6/16 (Item 6 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2310137 155934501
Resellers offer e-commerce security
Thomas, Jeff
Aug 23, 2002
WORD COUNT: 1,036

3/TI,AU,6/17 (Item 7 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2304206 148919051
Horse racing, betting TV network sprints out of gate into 8 million homes across U.S.
Thomas, Jeff
Aug 9, 2002
WORD COUNT: 874

3/TI,AU,6/18 (Item 8 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
2284877 123301031
'Lookers' starting to lease space; Westminster vacancies dropping
Thomas, Jeff
May 31, 2002
WORD COUNT: 785

3/TI,AU,6/19 (Item 9 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
2259325 111668237
Npulse Software eases task of cross-platform applicaiton management
Thomas, Jeff
Mar 22, 2002
WORD COUNT: 786

3/TI,AU,6/20 (Item 10 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
2138994 68966207
Niwot considers communications co-op
Thomas, Jeff
Feb 9, 2001
WORD COUNT: 934

3/TI,AU,6/21 (Item 11 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
0811535 97-71806
EarthWatch sees growing market for satellite photos
Thomas, Jeff
PUBL DATE: 970500
WORD COUNT: 836

3/TI,AU,6/22 (Item 12 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
0529439 94-84078
Oil boom launched Peoples Bank of Marietta
Thomas, Jay
PUBL DATE: 940819
WORD COUNT: 703

3/TI,AU,6/23 (Item 13 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.
0380520 93-31488
Moviehouse founder regains lead role
Thomas, John B
PUBL DATE: 930322
WORD COUNT: 1,640

3/TI,AU,6/24 (Item 14 from file: 635)
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

0026713 87-05402

Wires Still Crossed in Local Pay Telephone Battle

Thomas, Jack

PUBL DATE: 870223

WORD COUNT: 1,073

3/TI,AU,6/25 (Item 1 from file: 638)
DIALOG(R)File 638:(c) 2006 Newsday Inc. All rts. reserv.

07318095

QUEENS SCHOOLS FIFTH GRADE WRITERS AUTHOR! AUTHOR!

- Sunday November 14, 1993

By: Erica Bart, 9; Laura Casciello, 10; Anthony Santorelli, 10; Danny Lee, 10; Michael Cruciata, 10; Neh-Yih Tseng, 11; Elizabeth Yun, 10; Corey Chan, 10; Chris Lehman, 10; Tara Pino, 10; Nicole Pasinkoff, 10; Billy Stormont, 10; **Thomas** Hopper, 10; **James** Saur, 10; Danny Alvarez, 10
Word Count: 2,137

Set	Items	Description
S1	25434	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B- ANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCA- RD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICA- NEXPRESS OR A
S2	280510	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	9353	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR EXPENSE? ?)
S4	469	S1 AND S3
S5	21	S4 AND S2
S6	12	S5 AND IC=(G06F-017/60 OR G06Q?)
S7	12	IDPAT (sorted in duplicate/non-duplicate order)
S8	12	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200634
(c) 2006 Thomson Derwent

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

*Patent
search*

8/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 Thomson Derwent. All rts. reserv.

017462717 **Image available**

WPI Acc No: 2005-786392/200580

Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700;
2005-512030; 2005-713718; 2005-713719

XRPX Acc No: N05-651217

Multi-function card utilization method involves selecting portion and optionally leaving remaining portion of available reward points for accumulation in user's reward exchange account

Patent Assignee: POSTREL R (POST-I)

Inventor: POSTREL R

Number of Countries: 110 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2005106743	A1	20051110	WO 2005US13635	A	20050420	200580 B

Priority Applications (No Type Date): US 2004835547 A 20040428

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 2005106743	A1	E	59	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ
CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR
TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG BW CH CY CZ DE DK EA EE ES FI FR
GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI
SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2005106743 A1

NOVELTY - The method involves selecting portion of available **reward points** from selected **reward point** accounts for accumulation in the user's **reward exchange** account on a multi-function card. Remaining portion of the available **reward** is optionally left for following redemptions with the associated **reward points** issuing entity or for following accumulation into the user's **reward exchange** account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a **reward point** accumulation system.

USE - For using multi-function card that functions as **debit card**, **credit card**, medical card, **insurance card**, club card, **check card**, loyalty card.

ADVANTAGE - Allows user to earn, barter, trade, manage and redeem **reward points** of other types of value, and obtain products and services in exchange for the **reward points**. Allows user to use card in different applications. Increases purchasing power of user due to aggregated **reward points**. Enables use without reliance to center sever system.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for the multi-function card utilization procedure.

pp; 59 DwgNo 11/11

Title Terms: MULTI; FUNCTION; CARD; UTILISE; METHOD; SELECT; PORTION;

OPTION; LEAVE; REMAINING; PORTION; AVAILABLE; **REWARD**; POINT; ACCUMULATE
; USER; **REWARD**; EXCHANGE; ACCOUNT

Derwent Class: T01; T04; T05; W02

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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017333401 **Image available**

WPI Acc No: 2005-657042/200567

Related WPI Acc No: 2005-656171; 2005-656176

XRPX Acc No: N05-538298

Transaction processing method for payment of good and service, involves receiving financial information comprised of magnetic ink character recognition (MICR) data and third party representation, and related to third party transaction

Patent Assignee: FRIEDMAN L J (FRIE-I)

Inventor: FRIEDMAN L J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050203857	A1	20050915	US 2004796383	A	20040309	200567 B
			US 200589618	A	20050325	

Priority Applications (No Type Date): US 200589618 A 20050325; US 2004796383 A 20040309

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050203857	A1		41	G06F-017/60	CIP of application US 2004796383

Abstract (Basic): US 20050203857 A1

NOVELTY - The method involves receiving financial information related to third party transaction, wherein the financial information comprises a magnetic ink character recognition (MICR) data and a third party representation. The third party transaction is selected from a group consisting of e.g. payroll check, refund check, **rebate** check, redeemable coupon, personal check, federal government check.

USE - For paying goods e.g. food, cloth and service e.g. **insurance**, **debit card** transaction through check at point of banking (POB).

ADVANTAGE - Allows merchant to determine payee's check cashing privileges. Enables POB to receive electronic and digital image of financial information by providing scanner.

DESCRIPTION OF DRAWING(S) - The figure shows the front view of the government issued card.

Government issued card (1)

Residence information (3)

Fingerprint (4)

Card front surface (7)

Identification number (8)

pp; 41 DwgNo 1a/17

Title Terms: TRANSACTION; PROCESS; METHOD; PAY; SERVICE; RECEIVE; FINANCIAL ; INFORMATION; COMPRISE; MAGNETIC; INK; CHARACTER; RECOGNISE; DATA; THIRD ; PARTY; REPRESENT; RELATED; THIRD; PARTY; TRANSACTION

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016517368 **Image available**

WPI Acc No: 2004-675751/200466

XRPX Acc No: N04-535507

Customer financial account managing method for financial institution e.g. bank, involves detecting non-credit behavior of customer, and determining reward associated with financial account based on detected non-credit behavior

Patent Assignee: GREENBERG R J (GREE-I); HARRIS F D (HARR-I); KAMP COLLINS S H (COLL-I)

Inventor: GREENBERG R J; HARRIS F D; KAMP COLLINS S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040181480	A1	20040916	US 2002426028	P	20021114	200466 B
			US 2003706952	A	20031114	

Priority Applications (No Type Date): US 2002426028 P 20021114; US 2003706952 A 20031114

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20040181480	A1	15	G06F-017/60	Provisional application US 2002426028

Abstract (Basic): US 20040181480 A1

NOVELTY - The method involves detecting non-credit behavior of a customer. An enterprise is benefited in response to the detected non-credit behavior. A **reward** associated with a financial account is determined based on the detected non-credit behavior. The customer is notified about the determined **reward**. The credit risk of the financial account is evaluated based upon the frequency at which the non-credit behavior is detected.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) a system for managing a financial account for a customer

(B) a computer-readable medium on which a set of instructions for managing a financial account for a customer is stored.

USE - Used for managing a financial account of a customer (claimed) in a financial institution such as a **bank**, **credit card** provider, stock brokerage, **insurance** company, government, and utility company.

ADVANTAGE - The method efficiently manages a financial account based on the non-credit behaviors of the customers.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart of a method for managing a financial account.

pp; 15 DwgNo 2/4

Title Terms: CUSTOMER; FINANCIAL; ACCOUNT; MANAGE; METHOD; FINANCIAL; INSTITUTION; BANK; DETECT; NON; CREDIT; BEHAVE; CUSTOMER; DETERMINE; **REWARD** ; ASSOCIATE; FINANCIAL; ACCOUNT; BASED; DETECT; NON; CREDIT; BEHAVE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015885910 **Image available**

WPI Acc No: 2004-043744/200404

Related WPI Acc No: 2002-463008; 2003-804731; 2004-602868; 2005-120813; 2006-076866

XRPX Acc No: N04-035316

**Transaction processing method for e.g. credit card transaction,
involves determining rules defining transaction for parties after
identifying parties using their respective identifiers**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: ABEL V; NAUMAN G; SWARTZ D; TUREK J

Number of Countries: 104 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2003104945	A2	20031218	WO 2003US18494	A	20030611	200404 B
US 20040039693	A1	20040226	US 2002388047	P	20020611	200416
			US 2003460741	A	20030611	
AU 2003243516	A1	20031222	AU 2003243516	A	20030611	200445
EP 1535217	A2	20050601	EP 2003757491	A	20030611	200536
			WO 2003US18494	A	20030611	
CN 1675640	A	20050928	CN 2003818807	A	20030611	200610

Priority Applications (No Type Date): US 2002388047 P 20020611; US 2003460741 A 20030611

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 2003104945 A2 E 30 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO
NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN
YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
UG ZM ZW

US 20040039693 A1 G06F-017/60 Provisional application US 2002388047

AU 2003243516 A1 G06F-000/00 Based on patent WO 2003104945

EP 1535217 A2 E G06F-017/60 Based on patent WO 2003104945

Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB
GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

CN 1675640 A G06F-017/60

Abstract (Basic): WO 2003104945 A2

NOVELTY - The transaction information related to transaction between a party comprising origination entity (302) and a party comprising destination entity (310) is received at a host computer. The host computer identifies the parties through the identifier in the transaction information. The rules defining the transaction for the parties is determined and the transaction is processed based on the rules.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) transaction processing system; and
- (2) transaction processing network.

USE - Used for processing transactions such as **credit card** transaction, retail card transaction, **debit card** transaction, account withdrawal, money transfer, gift card, negotiable instrument, loyalty or **reward points**, prepaid commodities, **insurance** benefits, cell phone minutes, stored value card, discount certificate, etc.

ADVANTAGE - Highly customized transaction processing and value exchange is rapidly deployed based on the rules established. Since the rules are solely determined by the relationship between the entities, multiple transaction type are processed simultaneously.

DESCRIPTION OF DRAWING(S) - The figure shows an illustration of the transaction processing method.

origination entity (302)
 routing service (308)
 destination entity (310)
 free calculation service (312)
 settlement information (322)
 pp; 30 DwgNo 3/3
 Title Terms: TRANSACTION; PROCESS; METHOD; CREDIT; CARD; TRANSACTION;
 DETERMINE; RULE; DEFINE; TRANSACTION; PARTY; AFTER; IDENTIFY; PARTY;
 RESPECTIVE; IDENTIFY
 Derwent Class: T01; T05; W01
 International Patent Class (Main): G06F-000/00; **G06F-017/60**
 File Segment: EPI

8/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX
 (c) 2006 Thomson Derwent. All rts. reserv.

015769501 ****Image available****
 WPI Acc No: 2003-831703/200377
 XRPX Acc No: N03-664658

**Selective read-only access allowing method involves maintaining client
 permissioning settings specifying level of read only access of account
 summary, allowed for interested parties**

Patent Assignee: UBS PAINEWEBBER INC (UBSP-N)
 Inventor: ARENA J R; CHEN K C; HUNG B M D; JAWOROWSKY P; ROMER G G; STETTER
 K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030191703	A1	20031009	US 200260354	A	20020201	200377 B

Priority Applications (No Type Date): US 200260354 A 20020201

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030191703	A1	47	G06F-017/60	

Abstract (Basic): US 20030191703 A1

NOVELTY - The client investment account information received
 through a network (170), are aggregated into a summary with current and
 total value of accounts. The summary is output to client terminal
 (110), when requested. The client permissioning settings specifying
 level of read only access of summary for interested parties, are
 maintained. The summary is output to interested party terminal through
 a communication network (160), when requested.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
 following:

- (1) data aggregation system; and
- (2) computer readable medium storing program for selective read
 only access allowing method.

USE - For selectively allowing read only access of investment
 account information comprising information about banking accounts e.g.
 checking, savings, lines of credit, home equity loans, mortgages, trust
 accounts, certificate of deposit, creditor accounts e.g. **credit card**
 accounts, loans, employer loans, employer stock purchase plans,
 brokerage accounts at account providers in which investor holds or
 trades publicly, traded securities e.g. stocks, bonds, mutual funds,
 commodities futures, security trading accounts e.g. cash management
 account and margin accounts, retirement benefits, individual equity
 securities, debt securities, **insurance** contracts, online trading,
 electronic funds transfer, frequent flyer **points** /miles, hotel **points**

, and **insurance** annuity cash values of client private investor by terminal e.g. web enabled personal computer, web enabled wireless telephone, personal digital assistant and other personal communication device of interested party e.g. financial adviser, accountants, lawyers, estate planner, family member, tax advisors, customer service agents, branch managers, division managers, regional managers, compliance personal e.g. law enforcers and securities exchange commission (SEC) and financial planner over communication network such as private network e.g. intranet public network e.g. internet, telephone landline based modem, wireless network such as cellular digital packet data (CDPD) network and wireless local area network.

ADVANTAGE - The client can control the amount of visibility available to interested parties into the information, hence privacy of client is maintained, while allowing client to benefit from advisors greater knowledge of clients financial position. knowledge of clients financial position.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of the selective read only access allowing system.

data aggregation system (100)
 client terminal (110)
 interested party terminal (120)
 investment account data (150)
 communication networks (160,170)
 pp; 47 DwgNo 1/23

Title Terms: SELECT; READ; ACCESS; ALLOW; METHOD; MAINTAIN; CLIENT; SET;

SPECIFIED; LEVEL; READ; ACCESS; ACCOUNT; SUMMARY; ALLOW; PARTY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015265221 **Image available**

WPI Acc No: 2003-326150/200331

Method for cooperative compensation according to commodity sale on internet

Patent Assignee: CULTURE KOREA INC (CULT-N)

Inventor: LEE M G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002093184	A	20021216	KR 200131596	A	20010607	200331 B

Priority Applications (No Type Date): KR 200131596 A 20010607

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002093184 A 1 G06F-017/60

Abstract (Basic): KR 2002093184 A

NOVELTY - A method for a cooperative compensation according to a commodity sale on the Internet is provided to compensate a community when a designated point is reached by joining to an accounting commodity(**credit card** , mobile phone, **insurance** , etc.) individually or cooperatively, performing a cooperative compensation of a profit generated in the joining process to the community, and accumulating **points** corresponded to amount of an accounting commodity to the community.

DETAILED DESCRIPTION - An Internet site(1) contracts a plurality of

accounting commodities(2) for being supplied to a community. The Internet site(1) makes a contract with a compensation commodity(concert, cinema preview, and event) company(3) to be supplied to a purchase community cooperatively. The contracted accounting commodities(2) are registered in the Internet site(1) and guide a compensation commodity to be supplied to the community. If a general person connects to the Internet site(1) and joins to the accounting commodity(2), personal information of the person is supplied to the commodity company(3) for an automatic joining process. In addition, a cooperatively compensation is performed to the purchase community through a contract with the commodity company(3) by applying a joining mileage. A compensation mileage according to usage results of a subscriber is compensated in a community of the Internet site(1) later.

pp; 1 DwgNo 1/10

Title Terms: METHOD; COOPERATE; COMPENSATE; ACCORD; COMMODITY; SALE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015236453 **Image available**

WPI Acc No: 2003-297378/200329

System for supplying reverse credit card and method thereof

Patent Assignee: LEE S Y (LEES-I)

Inventor: LEE S Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002094405	A	20021218	KR 200132540	A	20010611	200329 B

Priority Applications (No Type Date): KR 200132540 A 20010611

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002094405	A		1	G06F-017/60	

Abstract (Basic): KR 2002094405 A

NOVELTY - A system for supplying a reverse **credit card** and a method thereof are provided to issue a reverse **credit card** to a service subscriber by using reverse **points** according to an investment.

DETAILED DESCRIPTION - A service supplying device(10) is connected to a member company(20) and a **credit card** company(30). The member company(20) is connected to a plurality of other affiliated member companies such as an oil station, a food service company, and a distribution/shopping company. The member company(20) issues a membership card and service **points** to the subscriber with respect to a usage of the membership card of the subscriber. The service supplying device(10) adds service point of the service subscriber and creates a predetermined point pool. The service supplying device(10) performs an investment in stocks, an investment for an inauguration of an enterprise, a real estate, etc. using the point pool, and controls of issuing a reverse **credit card** through the **credit card** company(30). The service supplying device(10) is cooperated with a predetermined **insurance** company(40) and joins to **insurance** with respect to the reverse **credit card** using the reverse **points** as a security. The service supplying device(10) is cooperated with a

predetermined investment company(50) which executes an investment process using the point pool.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; SUPPLY; REVERSE; CREDIT; CARD; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015236452 **Image available**

WPI Acc No: 2003-297377/200329

System for supplying reverse credit line and method thereof

Patent Assignee: LEE S Y (LEES-I)

Inventor: LEE S Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002094404	A	20021218	KR 200132539	A	20010611	200329 B

Priority Applications (No Type Date): KR 200132539 A 20010611

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002094404	A		1 G06F-017/60	

Abstract (Basic): KR 2002094404 A

NOVELTY - A system for supplying a reverse credit line and a method thereof are provided to enhance a credit limit of a service subscriber based on earnings according to an investment using service **points**.

DETAILED DESCRIPTION - A service subscriber joins as a member for receiving a service through a registered member company(20) cooperated with a service supplying device(10,ST2). The member company(20) issues a membership card to the subscriber(ST3). The member company(20) transmits member information to the service supplying device(10,ST4). If the service subscriber performs consumption in the member company(20) and suggests the membership card to the member company(20), the member company(20) calculates predetermined service **points** of the service subscriber(ST5). The member company(20) transmits point to the service supplying device(10,ST6). The service supplying device(10) updates a database based on the point, adds service **points**, creates a predetermined point pool, and performs an investment process(ST7). The service supplying device(10) calculates a reverse credit limit(ST8). The service supplying device(10) transmits risk security demand information with respect to the reverse credit limit to an **insurance** company(40,ST9). The **insurance** company(40) checks a risk security based on reverse credit limit information and transmits security confirmation information to the service supplying device(10,ST10). A **credit card** company(30) forms a reverse credit line based on the credit limit information(ST12) and supplies reverse credit line information to the service supplying device(10,ST13). The service supplying device(10) updates the database based on the reverse credit line information(ST14).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; SUPPLY; REVERSE; CREDIT; LINE; METHOD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014929610 **Image available**

WPI Acc No: 2002-750319/200281

XRPX Acc No: N02-590981

Payments provision method for insurance policies, involves linking insurance account to credit card account

Patent Assignee: THOMAS J C (THOM-I)

Inventor: THOMAS J C

Number of Countries: 100 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138309	A1	20020926	US 2001278290	P	20010323	200281 B
			US 2001927296	A	20010810	
WO 200277771	A2	20021003	WO 2002US9156	A	20020325	200281
AU 2002252501	A1	20021008	AU 2002252501	A	20020325	200432
AU 2002252501	A8	20051013	AU 2002252501	A	20020325	200616

Priority Applications (No Type Date): US 2001278290 P 20010323; US 2001927296 A 20010810

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020138309	A1		11	G06F-017/60	Provisional application US 2001278290

WO 200277771 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002252501 A1 G06F-017/60 Based on patent WO 200277771

AU 2002252501 A8 G06F-017/60 Based on patent WO 200277771

Abstract (Basic): US 20020138309 A1

NOVELTY - An **insurance** account is linked with a **credit card** account. The **insurance** account is credited each time a charge is made to the **credit card** account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for data processing system.

USE - For providing payments for **insurance** policies using **credit card** account.

ADVANTAGE - Allows **insurance** companies to empower current and new customers with **credit card rebates** applied to health care benefits, by linking **insurance** account to **credit card** account.

DESCRIPTION OF DRAWING(S) - The figure shows the collaboration diagram depicting interactions between a user and account management web site.

pp; 11 DwgNo 5/5

Title Terms: PROVISION; METHOD; **INSURANCE** ; LINK; **INSURANCE** ; ACCOUNT; CREDIT; CARD; ACCOUNT

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

8/5/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014787430

WPI Acc No: 2002-608136/200265

Related WPI Acc No: 2002-506673

XRPX Acc No: N02-481685

**Card-based payment system using cards marked with insurance concern
identity to determine usage rebate balance**

Patent Assignee: FIRST USA BANK (FIRS-N); BANK ONE DELAWARE (BANK-N)

Inventor: SULLIVAN K

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020096561	A1	20020725	US 99364037	A	19990730	200265 B
			US 2002103861	A	20020325	
US 6745938	B2	20040608	US 99364037	A	19990730	200437
			US 2002103861	A	20020325	

Priority Applications (No Type Date): US 99364037 A 19990730; US 2002103861
A 20020325

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020096561	A1	10	G06F-017/60	Cont of application US 99364037
				Cont of patent US 6386444
US 6745938	B2		G06F-017/60	Cont of application US 99364037
				Cont of patent US 6386444

Abstract (Basic): US 20020096561 A1

NOVELTY - System uses credit or **debit cards** issued by a card issuer associated with **insurance** accounts and a card issuer system processing transactions and maintaining a usage **rebate** balance. Funds are transferred electronically using a two-party check issued to the cardholder and the **rebate** balance is based on a percentage of card usage. The issuer periodically issues a card statement with **rebate** information and an **insurance** account bill is issued with information on reduction in the premium based on the **rebate** balance.

USE - System is for providing **insurance** premium **rebates** based on card usage.

ADVANTAGE - System promotes loyalty amongst customers.

pp; 10 DwgNo 0/5

Title Terms: CARD; BASED; PAY; SYSTEM; CARD; MARK; **INSURANCE** ; CONCERN;IDENTIFY; DETERMINE; **REBATE** ; BALANCE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

8/5/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 Thomson Derwent. All rts. reserv.

014687358 **Image available**

WPI Acc No: 2002-508062/200254

XRPX Acc No: N02-402072

**Card holder identity verification method e.g. for credit card ,
charge card , cheque, involves storing unique image of true holder of
card at central location and transmitting it to display device at**

particular location

Patent Assignee: MIDSOUTH DISTRIBUTORS PTY LTD (MIDS-N)

Inventor: YOUNG M D

Number of Countries: 097 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200235410	A2	20020502	WO 2001IB1943	A	20011017	200254 B
AU 200210797	A	20020506	AU 200210797	A	20011017	200257
ZA 200108686	A	20020828	ZA 20018686	A	20011022	200264
AU 2002210797	A8	20050908	AU 2002210797	A	20011017	200568

Priority Applications (No Type Date): ZA 20006025 A 20001026

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200235410 A2 E 16 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200210797 A Based on patent WO 200235410

ZA 200108686 A 14 B42D-000/00

AU 2002210797 A8 G07C-009/00 Based on patent WO 200235410

Abstract (Basic): WO 200235410 A2

NOVELTY - A unique image of a true card holder is stored in a database at a central storage system (12). The image is retrieved from the database and transmitted to a display device at a particular location to compare the unique image with the holder presenting the identity card.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) A central storage system; and
- (2) A remote location interrogation system.

USE - Used for verifying holders of various types of cards like **credit card**, **charge card**, **debit card**, medical aid card, drivers license card, access card, club membership card, social security card, personal identification card. Also for verifying holders with documents like passport, checks, promissory note, airline ticket, **insurance** policy, traveler's **visa**, etc. In banks, roadblocks, pension payout **points**, air terminal, polling station, etc.

ADVANTAGE - Reduces the risk of storage of duplicate image to different cards, the image is retrieved and transmitted to the display device.

DESCRIPTION OF DRAWING(S) - The figure shows a card holder identity verification system.

Central storage system (12)

pp; 16 DwgNo 1/1

Title Terms: CARD; HOLD; IDENTIFY; VERIFICATION; METHOD; CREDIT; CARD; CHARGE; CARD; QUEUE; STORAGE; UNIQUE; IMAGE; TRUE; HOLD; CARD; CENTRAL; LOCATE; TRANSMIT; DISPLAY; DEVICE; LOCATE

Derwent Class: P76; S05; T01; T04; T05

International Patent Class (Main): B42D-000/00; **G06F-017/60**; G07C-009/00

International Patent Class (Additional): G06K-000/00

File Segment: EPI; EngPI

8/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014685969 **Image available**

WPI Acc No: 2002-506673/200254

Related WPI Acc No: 2002-608136

XRPX Acc No: N02-400849

Card-based payment system for providing insurance premiums, applies usage rebate balance to insurance premium owned by card holder, based on card usage

Patent Assignee: FIRST USA BANK NA (FIRS-N)

Inventor: SULLIVAN K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6386444	B1	20020514	US 99364037	A	19990730	200254 B

Priority Applications (No Type Date): US 99364037 A 19990730

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6386444	B1	11	G06F-017/60	

Abstract (Basic): US 6386444 B1

NOVELTY - A card issuer system applies a usage **rebate** balance to an **insurance** premium representing predetermined balance due by a card holder, based on the card usage.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Credit or **debit card** instrument; and

(2) Method for providing a card that generates a **rebate**.

USE - For providing **insurance** premium based on the usage of card e.g. **credit cards**, **charge cards**, **debit cards**, **bank card**, etc.

ADVANTAGE - The **rebate** program encourages card holders to remain loyal to the **insurance** company by maintaining accounts and opening new accounts. Increases card issuer's income by encouraging card usage and by sharing the costs of the **rebate** program, thus significant **rebate** is provided without imposing excessive cost on the card issuer.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining the **rebate** generating card providing method.

pp; 11 DwgNo 5/5

Title Terms: CARD; BASED; PAY; SYSTEM; **INSURANCE** ; APPLY; **REBATE** ;
BALANCE; **INSURANCE** ; PREMIUM; CARD; HOLD; BASED; CARD

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

Set	Items	Description
S1	34587	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B- ANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCA- RD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICA- NEXPRESS OR A
S2	419841	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	21270	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP- ENSE? ?)
S4	873	S1(S)S3
S5	93	S4(S)S2
S6	65	S5(S) (APPLY? OR APPL??? OR PAY??? OR PAID OR PAYMENT? OR U- SED OR LINK???)
S7	0	IDPAT (sorted in duplicate/non-duplicate order)
S8	37	S6 AND IC=(G06F-017/60 OR G06Q?)
S9	37	IDPAT (sorted in duplicate/non-duplicate order)
S10	37	IDPAT (primary/non-duplicate records only)
File 348:EUROPEAN PATENTS 1978-2006/ 200622 (c) 2006 European Patent Office		
File 349:PCT FULLTEXT 1979-2006/UB=20060601,UT=20060525 (c) 2006 WIPO/Univentio		

10/3,K/2 (Item 2 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01434546

Personalised financial products and computer implemented management system
Personlich gestaltete finanzielle Produkte und rechnerimplementiertes
Verwaltungssystem

Produits financiers personnalisés et système informatique de gestion

PATENT ASSIGNEE:

Accucard Limited, (3927760), 199 Piccadilly, London W1J 9HA, (GB),
 (Applicant designated States: all)

INVENTOR:

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 (GB)

Mountain, David Garrett, 59C Linden Gardens, London W2 8PH, (GB)

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 (GB)

LEGAL REPRESENTATIVE:

Exell, Jonathan Mark et al (99691), Elkington & Fife Prospect House 8
 Pembroke Road, Sevenoaks, Kent TN13 1XR, (GB)

PATENT (CC, No, Kind, Date): EP 1215635 A1 020619 (Basic)

APPLICATION (CC, No, Date): EP 2001309004 011024;

PRIORITY (CC, No, Date): GB 30707 001215; US 844350 010427

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; **G06F-017/60**

ABSTRACT WORD COUNT: 117

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200225	992
SPEC A	(English)	200225	3477
Total word count - document A			4469
Total word count - document B			0
Total word count - documents A + B			4469

...INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

...SPECIFICATION method are equally applicable to other financial products and their management such as loans, mortgages, **insurance** policies, investments, bank accounts and the like.

A user visits a World Wide Web site of a financial product provider and selects to **apply** for a **credit card**. Having entered his personal and financial details, he is presented with a user interface 10...

...of controls 20-70. Each control corresponds to a user configurable variable relating to the **credit card**. Controls 20-50 are slider bars allowing the user to set a desired APR (Annual Percentage Rate) 20, **cash** - **back** percentage 30, APR **applied** to transferred balances 40, and annual fee 50. The control settings are interdependent. For example, by changing the settings of the **cash** - **back** control 30 the APR control position is changed, thus representing a change in the APR explained further below. The remaining controls 60, 70 respectively allow the setting of **payment** method (Direct Debit, monthly repayment, etc.) and statement frequency by means of drop down menus...

10/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

01299344 **Image available**

METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND AGGREGATING REWARD POINTS

PROCEDE ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE

Patent Applicant/Inventor:

POSTREL Richard, 5244 North Bay Road, Miami Beach, FL 33140, US, US
(Residence), US (Nationality)

Legal Representative:

BARKUME Anthony R (agent), 20 Gateway Lane, Manorville, NY 11949, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 2005106743 A1 20051110 (WO 05106743)

Application: WO 2005US13635 20050420 (PCT/WO US05013635)

Priority Application: US 2004835547 20040428

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT
RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA
ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13474

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... check card,

loyalty card, insurance card, medical card, etc. The smart card also allows for **reward points** and/or other types of values to be accumulated and stored on the user's card every time the card is **used** for associated application. For example, if a user uses his **smart card** to **pay** for a hotel that normally gives **reward points**, those **reward points** may be stored on the **smart card** in an account associated with that hotel. Likewise, when the card is **used** for the purchase of an airline ticket, the **reward points** awarded by that airline would be added to the **smart card** in a **reward** account associated with the airline. The user may then redeem the accumulated **reward points** by inserting the card into a **smart card** reading device or terminal associated with a computer connected to the Internet or other authorized...

10/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

01252596 **Image available**

SYSTEMS AND METHODS FOR CONSUMERS TO PURCHASE HEALTH CARE AND RELATED PRODUCTS

SYSTEMES ET PROCEDES PERMETTANT A DES CONSOMMATEURS D'ACHETER DES SOINS DE SANTE ET PRODUITS CORRESPONDANT

Patent Applicant/Assignee:

LIFESPRING HEALTH NETWORKS LLC, 121 Whitney Avenue, Los Gatos, CA 95030,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

PEARSON Mark, 121 Whitney Avenue, Los Gatos, CA 95030, US, US (Residence)
, US (Nationality), (Designated only for: US)

Legal Representative:

DAVIS Paul (agent), Heller Ehrman White & McAuliffe LLP, 275 Middlefield
Road, Menlo Park, CA 94025-3506, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200559718 A2-A3 20050630 (WO 0559718)

Application: WO 2004US42697 20041217 (PCT/WO US04042697)

Priority Application: US 2003530830 20031217; US 2003531190 20031219; US
2004931792 20040831

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17357

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... system 1 0 from an affiliated financial institution. Use of the
credit/debit card earns **points** for members 14 **points** that accrue and
may be redeemed for future purchases, but not for direct cash, and/or
applied to the purchase of health **insurance** and/or inserted as cash
into a government sanctioned **Health Savings Account**, equivalent, and
as amended from time to time. Service provider system 10 also provides
for the redemption of **points**, selling of health **insurance**, and
management of

Health Savings Accounts,

Figures I (a) and 1 (b) illustrate an overview of service provider system
1 0...

Claim

... in the service provider system;

providing members with service provider debit or credit cards;
awarding **points** to a member for purchases made through the service
provider system or associated merchants that...

...in (i), (ii) and (iii) are collectively a member's community; and 1 3
wherein **points** utilized by members , through the service provider
system or 1 4 associated merchants, are tax free for federal income tax
purposes when the **points** are 1 5 **applied** for, (i) health related
products or services, (ii) **payment** of health **insurance** 1 6 premiums,
(iii) deposit into a **Health Savings Account** or a similarly approved
account, 1 7 and (iv) purchase of a health care plan...

10/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00982522 **Image available**

METHOD AND SYSTEM FOR MANAGEMENT OF PURCHASING INCENTIVES
PROCEDE ET SYSTEME POUR LA GESTION D'INCITATIONS A L'ACHAT

Patent Applicant/Inventor:

STEINBERG Marty, 5825 S.W. 118th Street, Coral Gables, FL 33156, US, US
(Residence), US (Nationality)

Legal Representative:

FLINT Nancy J (agent), Intellectual Property Department, Hunton &
Williams, 1111 Brickell Avenue, Suite 2500, Miami, FL 33131, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200312600 A2-A3 20030213 (WO 0312600)
Application: WO 2002US24758 20020801 (PCT/WO US0224758)
Priority Application: US 2001921060 20010802

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7530

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Many companies and organizations offer their customers and/or members
a wide array of discounts, **rebates** , coupons, awards, prizes, extended
warranties, **insurance** , and other purchasing incentives through
so-called "loyalty ...item after purchasing some predetermined number of
items, to multi-partner syndicated retail loyalty programs. **Points** in
loyalty programs can carry a great deal of value to the holder, and may
...

...have purchase or use requirements that must be satisfied for the
consumer to realize the **reward** . For example, a consumer may be entitled

to a reduced hotel room rate if the room charge is **paid** for using the offering company's **credit card**, and if the consumer stays at the designated hotel during certain time periods. The main...

10/3,K/18 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00943638 **Image available**

**COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY AND CREDIT CARD
TRANSACTIONS**

**SYSTEME INFORMATIQUE PERMETTANT DE COMBINER DES SERVICES DE COMPAGNIE
D'ASSURANCE ET DES TRANSACTIONS DE CARTE DE CREDIT**

Patent Applicant/Inventor:

THOMAS James C Jr, 1005 Championship Court, Las Vegas, NV 89134, US, US
(Residence), US (Nationality)

Legal Representative:

DALY Thomas A (agent), Christie, Parker & Hale, LLP, P.O. Box 7068,
Pasadena, CA 91109-7068, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277771 A2-A3 20021003 (WO 0277771)

Application: WO 2002US9156 20020325 (PCT/WO US0209156)

Priority Application: US 2001278290 20010323; US 2001927296 20010810

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4619

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

English Abstract

A method and apparatus for combining a **credit card account** with a **medical services** or **insurance** account. A client establishes a **credit card account** and **links** the **credit card account** to an **insurance policy** or **medical services account**. The client uses the **credit card** and generates **rebates** used to offset the cost of the **insurance policy** or make **payments** into the **medical services account**. The form of the **rebate** depends on the type of **insurance policy** or **medical services account** selected by the client. An interactive Web site is provided for creation, coordination, and monitoring of the **linked credit card accounts** and **insurance policies** (500). A client uses the interactive Web site to explore different **insurance policies** (510) and the effects of using **credit card rebates** (520) to offset the price of an **insurance policy**. The interactive Web site also provides services for the client to maintain and monitor the **linked accounts**.

Detailed Description

... relates generally to credit card systems and more specifically to the application of credit card **rebates** to **pay** for **medical** or **insurance services** .

BACKGROUND OF THE INVENTION

5 Credit cards providing rebates in the form of airline miles...

...aspect of the invention, a method is provided for integrating credit card purchases 5 with **insurance** premium **payments** . A client establishes a **credit card** account and **links** the **credit card** account to an **insurance** account. The client uses the **credit card** and generates **rebates** 4 credited to the **insurance** account. The **insurance** account can be **used** to **pay** for purchases of different kinds of **insurance** policy premiums or **pay** for various services associated with an **insurance** policy.

In another aspect of the invention, an interactive management Web site is provided for creation, coordination, and monitoring of linked **credit card** accounts and **insurance** policies. A client uses the -interactive Web site to explore different **insurance** policies and the effects of using **credit card rebates** to offset the price of an **insurance** policy. The interactive Web site also provides services for the client to maintain and monitor the **linked** accounts. I 0 In another aspect of the invention, a system is provided for integrating **credit card** purchases with a **medical services** account . A client establishes a **credit card** account and **links** the **credit card** account to the **medical services** account . The client uses the **credit card** and generates **rebates** credited to the **medical services** account . The **medical services** account can be **used** to **pay** for purchases of different kinds of **medical expenses** .

5

BRIEF DESCRIPTION OF THE DRAWINGS

These and other features, aspects, and advantages of the...

...the present invention allows insurance companies to empower current and new customers with credit card **rebates** **applied** to **health** care **benefits** such as **insurance** policy premiums, policy upgrades, vouchers for **health** care **services** and products, **health** care spending **accounts** , etc.

In one embodiment of the present invention, insurance companies negotiate agreements with credit card...company and then links the account with a credit card.

In another embodiment of a **credit card** system according to the present invention, the client creates **linked** accounts by communicating with the **credit card** and **insurance** company via telephone or the postal system in a conventional. manner. 3 0 FIG. 2...

...series of Web pages comprising a user interface allowing the client to enroll in a **credit card** **rebate** program. The client sends client information, a **credit card** choice, and an **insurance** policy choice 200 to the interactive Web 3 5 site. The interactive Web site establishes an account 200 for the client on an **insurance** company's main processing system 130 and establishes a **linked** account 200 on the **credit card** company's main processing system 140.

The type of account established by the client with...

...long term care, or disability policies to the client. Simultaneously, the client applies for a **credit card** with an existing **credit card** company. The client designates the type of policy to which a **rebate applies**.

Once the credit card account and the **insurance** account are **linked**, each client purchase using the **credit card** generates a **rebate** related to the purchase, e.g., equal to a percentage of the total purchase. On the next statement of the billing cycle, the **insurance** premium is reduced by 10 the **rebate** amount.

In other embodiments of the present invention, different types of rebates apply depending on...

...Preferred Provider Organization (PPO) policy.

In another embodiment of the present invention, the credit card **rebates** are **used** to fund a term or whole life **insurance** policy.

In another embodiment of the present invention, the credit card **rebates** are **used** to fund a long term care or disability **insurance** policy. For seniors on Medicare, Medicare "gap" **insurance** could be funded in the same manner.

In another embodiment of the present invention, rebates...

...amount of the client's purchases or the number of times the client uses the **credit card**. These cash vouchers are redeemable by the client at participating **health service** providers, such as for making **co-payments** to professionals or to purchase prescription drugs.

FIG. 3 is a collaboration diagram illustrating a...

...computer system integrates the client's insurance account with a credit card account and the **rebated** amount is deducted from the appropriate **insurance** policy premium
to
payments.

In cases where excellent health care is already provided by an employer, either life insurance...the insurance client's budget and are therefore unprepared when an accident occurs.

Credit card **rebates linked** to a car **insurance** deductible account allow an **insurance** client to build up a deductible account in order to **pay** the deductible in case of an accident. The deductible account could also be **used** to **pay** regular car **insurance** premiums as well.

Homeowner's insurance policies share the same characteristics of deductibles and recurring...

10/3,K/26 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00805495 **Image available**
INSURANCE MARKETING METHODS
PROCEDES DE COMMERCIALISATION D'ASSURANCES
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139090 A1 20010531 (WO 0139090)
Application: WO 2000US32342 20001127 (PCT/WO US0032342)
Priority Application: US 99167636 19991126; US 99170027 19991210; US
2000198007 20000418; US 2000199483 20000425; US 2000209155 20000602

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Filing Language: English

Fulltext Word Count: 27278

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... for these customers more appropriately in relation to the risks
involved. These techniques can be **used** to provide insurance customized
down to the level of the individual customer.

A method for...

...obtains directly the balance amount of current insurance policy. The new
insurance provider 15 **applies** this balance amount to the new policy.
Turning to Fig. 8, a method is illustrated...

...such control might be useful is in the case of a vehicle that is only
used on a seasonal basis. This aspect of the invention permits an

individual to suspend insurance...

...e-mail]. The user receives credit to the user's account, which credit is either **applied** to the user's account at the next policy renewal, or sent to the user...

...guarantor that is able to secure the deductible obligation and provide for reliability in its **payment** is required. In this way, an insurance provider **pays** a claim, but subrogates the user's deductible with his third party guarantor. The third...

...to bear some risk, that is difficult to match by competitors who are obligated to **pay** first dollar exposure on claims. Turning to Figs. 10-10F, a database is provided into...UPC, serial number, date of purchase, place of purchase, and purchase price. Additionally, if a **credit card** was **used** in the transaction, the user Alternatively, and with reference to those steps labeled B in...

...make, product model, date of purchase, place of purchased and purchase price. Additionally, if a **credit card** was **used** in the transaction, the user would enter the **credit card** type, and the **credit card** statement date. After the above information has been entered, the system determines whether market value data is available. If market value data is available...

...not available, the system performs a market value estimation. Next, the system determines whether the **insurance** coverage type for the property is a rider or base coverage. For base coverage, the...

...replace many of their items directly from an on-line replacement center maintained by the **insurance** provider. With continuing reference to Fig. 1 OE, the process of filing a claim...

...claim submission, and submits the claim. The system responds by determining the user's **insurance** coverages. The system then proceeds to examine each item for which a claim has...base claim total and the rider claim total and sends the claims information to the **insurance** provider's claim service for processing. If the base claim total is not greater than...

...be almost immediately processed. Turning to Fig. 10F, after a claim has been filed, the **insurance** provider works with on-line retailers to find replacement items of property for lost items...

...these replacement items electronically, and have these replacement items shipped to the user. Additionally, the **insurance** provider assists the user in obtaining replacement manuals for goods, in obtaining extended warranties for...

...a user establishes a database account, the user will have the option to direct the **insurance** provider to automatically submit warranty cards to manufacturers for all items of personal property...

...variables in order to continuously adjust and update pricing for property and casualty lines of **insurance**. This process requires minimal human intervention and maintenance. This method is advantageous because previous methods for adjusting homeowners' **insurance** rates and coverages were so time-consuming and cumbersome that it was essentially impossible to...

...significant: savings in operational efficiency. Specifically, fewer people are required at all levels of an **insurance** provider's organization, including both the main office and the local offices in towns and cities. Consequently, less physical infrastructure is required. This illustrative embodiment provides an **insurance** provider with a competitive advantage by permitting it to reduce operating costs. The process begins...

...tile, etc.), and the local labor rates for construction workers. Where cost data from the **insurance** provider's financial system can be "spread" (allocated among customer segments), for example, in direct...

...more costly to support, and this additional cost can be reflected in the pricing of **insurance** policies sold to these individuals. Customer segments can be defined as precisely as possible, for example...

...Any measurable operational variable with a direct cause-effect relationship to customer segments may be **used** to allocate costs. These operational variables include number of claims, number of calls, call duration...

...in proportion to the number of customers in each segment. To the extent that multiple **insurance** product lines consume the same cost pools, similar mathematical methods are **applied** to appropriately allocate costs to segment-product combinations. Turning to dashed line box 2 of Fig. 11, a processing algorithm factors together the variables relevant to automatically generating **insurance** rates. Cost to support by customer segment localized real estate market values are compared to ...

...replacement value equation. A processing algorithm retrieves the risk, replacement, and valuation variables, and the **insurance** provider's operational support cost in order to generate a profitable pricing target for each...

...risk of fire, hurricane, crime and the like are factored against replacement value and the **insurance** provider's operational expense to support business in order to automatically generate an **insurance** premium rate. By using this method to continuously monitor and store the variation in these variables, an **insurance** provider is able to stay abreast of costs and replacement values very precisely. Turning to...

...car purchase site may form an affinity relationship with a financing provider and a car **insurance** provider. Several factors have been identified as relevant to converting prospects to customers. Simplicity, speed...The system is flexible in that the data transfer can occur at multiple logical insertion **points** in the merchant's flow. This flexibility is enhanced by data pre-processing support...

...and different data packets can be supported concurrently. Additionally, the system can be configured to **used** secure Hypertext Transfer Protocol (HTTP) over the public internet or use dedicated connectivity when justified by...

...includes information transfer and user redirection. It employs a transport protocol (a network protocol **used** for exchanging information), a network (the physical connectivity

between the partner and the merchant data...

...the merchant's website, FITTP is a convenient standard, and standard HTTP redirect can be **used**.

It is contemplated that the public internet will be the network. It is a convenient...

...not be applicable for certain partners. It IS contemplated that a different parser will be **used** for each partner. In addition, standard compression algorithms can be **used** to reduce communication overhead. Error handling is designed around certain guiding principles. For information transfer...

10/3,K/35 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00771312 **Image available**

METHOD AND APPARATUS FOR SETTLING CLAIMS BETWEEN HEALTH CARE PROVIDERS AND THIRD PARTY PAYERS USING A SMART CARD ID CARD

PROCEDE ET APPAREIL DE REGLEMENT D'INDEMNITES ENTRE DES FOURNISSEURS DE SOINS MEDICAUX ET DES TIERCES PARTIES QUI PAYENT A L'AIDE D'UNE CARTE D'IDENTITE INTELLIGENTE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200104821 A1 20010118 (WO 0104821)

Application: WO 2000US19053 20000713 (PCT/WO US0019053)

Priority Application: US 99143448 19990713; US 99168000 19991130

Designated States:

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AU BB BR CA JP LC NZ SG TT

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 12159

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the System and the System in

real-time mode advises both the insurance company and

credit card processor that the patient and provider have accepted the adjudication. At that time, in real-time mode, the **credit card** processor effects **payment** of the amount of X **dollars** and the amount of Y **dollars** directly to the provider by normal **credit card** channels via the established **credit card** interchanges. Next, the

26

insurance company reimburses the **credit card** processor the amount of X **dollars** owed by the **insurance** company.

The patient will ultimately reimburse the credit card processor the amount of Y dollars...

10/TI,AU,6/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

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LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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SPEC A	(English)	200511	167210
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Total word count - document B			0
Total word count - documents A + B			167486

10/TI,AU,6/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01434546

Personalised financial products and computer implemented management system
Personlich gestaltete finanzielle Produkte und rechnerimplementiertes Verwaltungssystem

Produits financiers personnalisés et système informatique de gestion

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LANGUAGE (Publication,Procedural,Application): English; English; English

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Available Text	Language	Update	Word Count
CLAIMS A	(English)	200225	992
SPEC A	(English)	200225	3477
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Total word count - document B			0
Total word count - documents A + B			4469

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DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01358147

COMPREHENSIVE ONLINE SHOPPING MANAGEMENT SYSTEM

SYSTEME ETENDU DE GESTION D'ACHATS EN LIGNE

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01320551

SYSTEMS AND METHODS FOR USA PATRIOT ACT COMPLIANCE
SYSTEMES ET PROCEDES DESTINES A L'APPLICATION ET A L'OBSERVATION DE LA LOI
DU PATRIOT ACT

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Publication Year: 2006

10/TI,AU,6/5 (Item 5 from file: 349)
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01299344

METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND
AGGREGATING REWARD POINTS
PROCEDE ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE
STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE

Patent Applicant/Inventor:

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Publication Language: English

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Publication Year: 2005

10/TI,AU,6/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01252596

SYSTEMS AND METHODS FOR CONSUMERS TO PURCHASE HEALTH CARE AND RELATED
PRODUCTS
SYSTEMES ET PROCEDES PERMETTANT A DES CONSOMMATEURS D'ACHETER DES SOINS DE
SANTE ET PRODUITS CORRESPONDANT

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Publication Language: English

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Fulltext Word Count: 17357
Publication Year: 2005

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01225600

SEARCH SYSTEM AND METHOD VIA PROXY SERVER**SYSTEME ET PROCEDE DE RECHERCHE PAR L'INTERMEDIAIRE D'UN SERVEUR MANDATAIRE**

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DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01225593

DATA RETRIEVAL SCHEME VIA PROXY SERVER**MECANISME D'EXTRACTION DE DONNEES VIA UN SERVEUR MANDATAIRE**

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Publication Language: English

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Publication Year: 2005

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DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01162808

SYSTEM AND METHOD OF PHARMACEUTICAL PRESCRIPTION AND DISTRIBUTION**SYSTEME ET PROCEDE DE PRESCRIPTION ET DISTRIBUTION PHARMACEUTIQUES**

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Publication Year: 2004

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01158706

METHOD AND SYSTEM FOR IMPROVING COMMUTING TRAFFIC
PROCEDE ET SYSTEME D'AMELIORATION DE TRAFIC DE MIGRATION ALTERNANTE

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01093790

MODULAR FINANCIAL SERVICE INSTRUMENT
INSTRUMENT DE SERVICES FINANCIERS MODULAIRE

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01075441

VALUE PROCESSING NETWORK AND METHODS
RESEAU DE TRAITEMENT DE VALEURS ET PROCEDES ASSOCIES

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Publication Language: English

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Fulltext Word Count: 9366

Publication Year: 2003

10/TI,AU,6/13 (Item 13 from file: 349)

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01043254

METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL
INFLUENCES RELATED TO MONEY AND TECHNOLOGY

PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET
ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX
INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS

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Publication Language: English
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Publication Year: 2003

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00996771

**KAIDARA: A FINANCIAL SYSTEM DESIGN AND IMPLEMENTATION
CONCEPTION ET MISE EN OEUVRE D'UN SYSTEME FINANCIER, KAIDARA**

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Publication Language: English
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Fulltext Word Count: 2450
Publication Year: 2003

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00982522

**METHOD AND SYSTEM FOR MANAGEMENT OF PURCHASING INCENTIVES
PROCEDE ET SYSTEME POUR LA GESTION D'INCITATIONS A L'ACHAT**

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Publication Language: English
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Fulltext Word Count: 7530
Publication Year: 2003

10/TI,AU,6/16 (Item 16 from file: 349)
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00959200

**METHOD AND SYSTEM FOR PROVIDING MULTI-CREDIT CARD INSURANCE
PROCEDE ET SYSTEME PERMETTANT DE FOURNIR UNE ASSURANCE CARTES DE CREDIT**

Patent Applicant/Inventor:

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Publication Language: English
Filing Language: English
Fulltext Word Count: 4585
Publication Year: 2002

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00945879

**ASSURED ARCHIVAL AND RETRIEVAL SYSTEM FOR DIGITAL INTELLECTUAL PROPERTY
SYSTEME D'ARCHIVAGE ET DE RECHERCHE DOCUMENTAIRE ASSURE POUR PROPRIETE
INTELLECTUELLE NUMERIQUE**

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Publication Language: English
Filing Language: English
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Publication Year: 2002

10/TI,AU,6/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00943638

**COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY AND CREDIT CARD
TRANSACTIONS**

**SYSTEME INFORMATIQUE PERMETTANT DE COMBINER DES SERVICES DE COMPAGNIE
D'ASSURANCE ET DES TRANSACTIONS DE CARTE DE CREDIT**

Patent Applicant/Inventor:

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Publication Language: English

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Fulltext Word Count: 4619

Publication Year: 2002

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00911768

**TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE
SYSTEME ET PROCEDE D'EXECUTION DE TRANSACTIONS METTANT EN OEUVRE UN
MANDATAIRE ET UN INTERGICIEL UTILISATEURS**

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Publication Language: English

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00908952

**ANONYMOUS TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ANONYME**

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Publication Language: English

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Fulltext Word Count: 15770

Publication Year: 2002

10/TI,AU,6/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00907106

**METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE
TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE**

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00873783

**INSTALLATION AND METHOD FOR TRADING IN INFLATION
INSTALLATION ET PROCEDE DE NEGOCIATION EN SITUATION D'INFLATION**

Patent Applicant/Inventor:

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Publication Language: English

Filing Language: Dutch

Fulltext Word Count: 16448

Publication Year: 2002

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00824216

**SYSTEM AND METHOD FOR OBTAINING IMPULSE TRANSACTION DATA
SYSTEME ET PROCEDE PERMETTANT D'OBTENIR DES DONNEES DE TRANSACTION
SPONTANEE**

Publication Language: English

Filing Language: English

Fulltext Word Count: 35798

Publication Year: 2001

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00824215

**SYSTEM AND METHOD FOR AN IMPULSE TRANSACTION USER DEVICE
SYSTEME ET PROCEDE DESTINE A UN DISPOSITIF UTILISATEUR DE TRANSACTIONS NON
PREMEDITEES**

Patent Applicant/Inventor:

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Publication Language: English

Filing Language: English
Fulltext Word Count: 37598
Publication Year: 2001

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00824214

**SYSTEM AND METHOD FOR ELECTRONICALLY FACILITATING IMPULSE TRANSACTIONS
SYSTEME ET PROCEDE ELECTRONIQUES FACILITANT DES TRANSACTIONS PAR IMPULSION**

Patent Applicant/Inventor:

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Publication Language: English

Filing Language: English

Fulltext Word Count: 38141

Publication Year: 2001

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00805495

INSURANCE MARKETING METHODS**PROCEDES DE COMMERCIALISATION D'ASSURANCES**

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Publication Language: English

Filing Language: English

Fulltext Word Count: 27278

Publication Year: 2001

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00785109

SYSTEM AND METHOD FOR SERVICING ELECTRONIC TRANSACTIONS**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS ELECTRONIQUES**

Inventor(s):

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Publication Language: English

Filing Language: English
Fulltext Word Count: 11624
Publication Year: 2001

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00783283

**A METHOD AND SYSTEM FOR COMMUNICATING TARGETED INFORMATION
PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER DES INFORMATIONS CIBLEES**

Inventor(s):

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Publication Language: English

Filing Language: English

Fulltext Word Count: 18537

Publication Year: 2001

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00776246

**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING
COLLECTIONS INCLUDING MODULES****SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A L'AIDE DE
COLLECTIONS COMPRENANT DES MODULES**

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Publication Language: English

Filing Language: English

Fulltext Word Count: 7567

Publication Year: 2001

10/TI,AU,6/30 (Item 30 from file: 349)

DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00776245

**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING
RATING FACTORS****SYSTEME ET PROCEDE DESTINES A FOURNIR UN SERVICE FINANCIER A L'AIDE DE
FACTEURS D'EVALUATION**

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,

Publication Language: English

Filing Language: English

Fulltext Word Count: 7618

Publication Year: 2001

10/TI,AU,6/31 (Item 31 from file: 349)

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00776244

**SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE
FINANCIER**

Inventor(s):

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Publication Language: English
Filing Language: English
Fulltext Word Count: 8830
Publication Year: 2001

10/TI,AU,6/32 (Item 32 from file: 349)

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00776243

**SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE RECLAMATIONS
RELATIVES A UN SERVICE FINANCIER**

Inventor(s):

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Publication Language: English
Filing Language: English
Fulltext Word Count: 8404
Publication Year: 2001

10/TI,AU,6/33 (Item 33 from file: 349)

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00776242

**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING
MODULES
SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES FINANCIERS AU
MOYEN DE MODULES**

Inventor(s):

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Publication Language: English
Filing Language: English
Fulltext Word Count: 7397
Publication Year: 2001

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00772920

**ON-LINE SAVINGS MODEL
MODELE D'EPARGNE EN LIGNE**

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Publication Language: English
Filing Language: English
Fulltext Word Count: 17988
Publication Year: 2001

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00771312

**METHOD AND APPARATUS FOR SETTLING CLAIMS BETWEEN HEALTH CARE PROVIDERS AND
THIRD PARTY PAYERS USING A SMART CARD ID CARD
PROCEDE ET APPAREIL DE REGLEMENT D'INDEMNITES ENTRE DES FOURNISSEURS DE
SOINS MEDICAUX ET DES TIERCES PARTIES QUI PAYENT A L'AIDE D'UNE CARTE
D'IDENTITE INTELLIGENTE**

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Publication Language: English
Filing Language: English
Fulltext Word Count: 12159
Publication Year: 2001

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00762426

**A SECURE INTERNET VAULT FOR CONSUMER RECEIPTS, LEGAL DOCUMENTS AND COMMERCE
CHAMBRE FORTE PROTEGEE SUR INTERNET POUR RECUS, DOCUMENTS JURIDIQUES ET
COMMERCE DU CONSOMMATEUR**

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Publication Language: English
Filing Language: English
Fulltext Word Count: 17914
Publication Year: 2000

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00452724

**SYSTEM AND METHOD OF TRACKING CONTINUING EDUCATION INFORMATION USING SECURE
STORED DATA DEVICES
TECHNIQUE DE SUIVI D'INFORMATION RELATIVE A L'EDUCATION PERMANENTE AU MOYEN
DE DISPOSITIFS DE MEMORISATION DE DONNEES PROTEGEES ET SYSTEME
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Inventor(s):

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Publication Language: English
Fulltext Word Count: 8056
Publication Year: 1998